

Information to identify the case:			
Debtor 1	<b>Michael Johnson</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Mary Johnson</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-11327-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Johnson

Mary Johnson

12/27/17

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michael Johnson  
 Mary Johnson  
 Debtors

Case No. 12-11327-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: mgut  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: Dec 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2017.

db/jdb  
 cr  
 13485271 +Michael Johnson, Mary Johnson, 9834 Church Road, Espyville, PA 16424-3732  
 13485272 +PNC Mortgage, a division of PNC Bank, N.A., 3232 Newmark Drive, Miamiburg, OH 45342-5421  
 13485276 +AmeriPath, 8150 Chancellor Drive Suite 110, Orlando FL 32809-7665  
 13485270 +Asset Care, 30800 Telegraph #2925, Franklin MI 48025-4598  
 13485273 +CCHS - Euclid Hospital, 18901 Lake Shore Boulevard, Euclid, OH 44119-1090  
 13485275 +Charter One, 1 Citizens Drive, Riverside, RI 02915-3019  
 13485275 +Conneaut Lake Ambulance Services, 290 South 4th Street, Conneaut Lake, PA 16316  
 13485293 +Diagnostic Imaging Consultants, PO Box 73985, Cleveland, OH 44193-0002  
 13510754 DirectTV, PO Box 830032, Baltimore, MD 21283  
 13485291 +Dominion Retail, Inc., P.O. Box 298, Pittsburgh, PA 15230-0298  
 13472771 +Dr. Peter F. White MD, 505 Poplar Street #110, Meadville, PA 16335-3081  
 13485277 +First Federal Credit Control, 24700 Chagrin Boulevard, Suite 2, Cleveland, OH 44122-5662  
 13485278 +Greenville Medical Center, 90 Shenango Street, Greenville, PA 16125-2090  
 13485278 +Hamot Medical Center, c/o Patient Accounts, 201 State Street, Erie, PA 16550-0002  
 13485279 +Hand & Arthritis Rehab Center, 300 State Street, Erie, PA 16507-1427  
 13485280 +Meadville Area Ambulance, 872 Water Street, Meadville, PA 16335-3455  
 13485281 +Meadville Diagnostic Medical Imaging, Inc., 751 Liberty Street, Meadville, PA 16335-2559  
 13485283 +Meadville Surgical Associates PC, 765 Liberty Street, Suite 311, Meadville, PA 16335-2569  
 13485284 +Medicor Associates Inc, 104 East 2nd Street, 2nd Floor, Erie, PA 16507-1532  
 13472774 +National City Bank, PO Box 94982, Cleveland, OH 44101-4982  
 13485285 +Northshore Clinical Associates LLC, 104 East 2nd Street, Erie, PA 16507-1532  
 13485267 Oxford Managemet Services, PO Box 18060, Hauppauge, NY 11788  
 13494198 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 13571749 +PNC Bank, National Association, c/o Vitti & Vitti & Associates, P.C., 215 Fourth Avenue, Pittsburgh, PA 15222-1707  
 13472777 +Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 13472778 +Pnc Mortgage, 6 North Main Street, Dayton, OH 45402-1908  
 13485295 +Sharp Collections, 114 North Mercer Street, PO Box 81, Sharpsville, PA 16150-0081  
 13485286 +St. Joseph Health Center, 476 South Main Street, Andover, OH 44003-9602  
 13485290 +UPMC - Greenville, 110 North Main Street, Greenville, PA 16125-1726  
 13485288 +UPMC - Horizon Hospital, PO Box 382059, Pittsburgh, PA 15250-0001  
 13485269 +University Dental Associates, Inc., 13494 Cedar Road, University Heights, OH 44118-2666  
 13472779 #+Vitti & Vitti & Associates, PC, 215 Fourth Avenue, Pittsburgh, PA 15222-1707

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 28 2017 01:27:40 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

13485268 +EDI: AFNIRECOVERY.COM Dec 28 2017 01:08:00 Afni, Inc., 404 Brock Drive, PO Box 3517,  
 Bloomington, IL 61702-3517  
 13485265 +EDI: ALLIANCEONE.COM Dec 28 2017 01:08:00 AllianceOne, 1684 Woodlands Drive, Suite 150,  
 Maumee, OH 43537-4026  
 13485266 +EDI: CBCSI.COM Dec 28 2017 01:08:00 CBCS 24, PO Box 164059, Columbus, OH 43216-4059  
 13472769 +E-mail/Text: matthartweg@cbjcredit.com Dec 28 2017 01:29:02 Cbj Credit Recovery,  
 117 West 4th Street, Jamestown, NY 14701-5005  
 13485274 +E-mail/Text: dshelton@svhs.org Dec 28 2017 01:26:59 Consultants in Cardiology,  
 2315 Myrtle Street, Erie, PA 16502-4604  
 13472770 +E-mail/Text: rkiser@co.crawford.pa.us Dec 28 2017 01:28:10 Crawford County Tax Claim Bureau,  
 903 Diamond Park, Meadville, PA 16335-2694  
 13485294 +EDI: ESSSL.COM Dec 28 2017 01:08:00 Dish Network, 9601 South Meridian Boulevard,  
 Englewood, CO 80112-5905  
 13472772 +EDI: GMACFS.COM Dec 28 2017 01:08:00 G M A C, PO Box 130424, Roseville, MN 55113-0004  
 13472773 +EDI: RMSC.COM Dec 28 2017 01:08:00 GE Money Bank / JCPenney, Attention: Bankruptcy,  
 PO Box 103104, Roswell, GA 30076-9104  
 13485282 +E-mail/Text: mwetherbee@mmchs.org Dec 28 2017 01:28:25 Meadville Medical Center,  
 1034 Grove Street, Meadville, PA 16335-2945  
 13472775 +E-mail/Text: Bankruptcy@nragroup.com Dec 28 2017 01:29:19 National Recovery Agency,  
 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13472776 +E-mail/Text: bankruptcydepartment@tsico.com Dec 28 2017 01:28:53 Nco Financial / 55,  
 PO Box 15270, Wilmington, DE 19850-5270  
 13485292 +E-mail/Text: bankruptcy@firstenergycorp.com Dec 28 2017 01:28:03  
 Penn Power Bankruptcy Department, 6896 Miller Road, Suite 204,  
 Brecksville, OH 44141-3222  
 13485287 +E-mail/Text: sherry@medbillmgmt.com Dec 28 2017 01:27:11 Trumbull Radiologists,  
 2588 Elm Road, Cortland, OH 44410-9298  
 13485289 +E-mail/Text: BankruptcyNotice@upmc.edu Dec 28 2017 01:28:46 UPMC - Physician Services,  
 1650 Metropolitan Street, 3rd Floor - Customer Service, Pittsburgh, PA 15233-2213  
 TOTAL: 16

District/off: 0315-1

User: mgut  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Dec 27, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Bank, National Association  
cr\* +AmeriPath, 8150 Chancellor Drive, Suite 110, Orlando, FL 32809-7665  
13485299\* +Afni, Inc., 404 Brock Drive, PO Box 3517, Bloomington, IL 61702-3517  
13485296\* +AllianceOne, 1684 Woodlands Drive, Suite 150, Maumee, OH 43537-4026  
13485302\* +AmeriPath, 8150 Chancellor Drive Suite 110, Orlando FL 32809-7665  
13485303\* +Asset Care, 30800 Telegraph #2925, Franklin MI 48025-4598  
13485297\* +CBCS 24, PO Box 164059, Columbus, OH 43216-4059  
13485307\* +CCHS - Euclid Hospital, 18901 Lake Shore Boulevard, Euclid, OH 44119-1090  
13485301\* +Charter One, 1 Citizens Drive, Riverside, RI 02915-3019  
13485304\* +Conneaut Lake Ambulance Services, 290 South 4th Street, Conneaut Lake, PA 16316  
13485305\* +Consultants in Cardiology, 2315 Myrtle Street, Erie, PA 16502-4604  
13487824\* +Crawford County Tax Claim Bureau, 903 Diamond Park, Meadville, PA 16335-2694  
13485306\* +Diagnostic Imaging Consultants, PO Box 73985, Cleveland, OH 44193-0002  
13485324\* +DirecTV, PO Box 830032, Baltimore, MD 21283  
13485325\* +Dish Network, 9601 South Meridian Boulevard, Englewood, CO 80112-5905  
13485322\* +Dr. Peter F. White MD, 505 Poplar Street #110, Meadville, PA 16335-3081  
13485308\* +Greenville Medical Center, 90 Shenango Street, Greenville, PA 16125-2090  
13485309\* +Hamot Medical Center, c/o Patient Accounts, 201 State Street, Erie, PA 16550-0002  
13485310\* +Hand & Arthritis Rehab Center, 300 State Street, Erie, PA 16507-1427  
13485311\* +Meadville Area Ambulance, 872 Water Street, Meadville, PA 16335-3455  
13485312\* +Meadville Diagnostic Medical Imaging, Inc., 751 Liberty Street, Meadville, PA 16335-2559  
13485313\* +Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945  
13485314\* +Meadville Surgical Associates PC, 765 Liberty Street, Suite 311, Meadville, PA 16335-2569  
13485315\* +Medicor Associates Inc, 104 East 2nd Street, 2nd Floor, Erie, PA 16507-1532  
13485316\* +Northshore Clinical Associates LLC, 104 East 2nd Street, Erie, PA 16507-1532  
13485298\* +Oxford Managemet Services, PO Box 18060, Hauppauge, NY 11788  
13485323\* +Penn Power Bankruptcy Department, 6896 Miller Road, Suite 204, Brecksville, OH 44141-3222  
13485326\* +Sharp Collections, 114 North Mercer Street, PO Box 81, Sharpsville, PA 16150-0081  
13485317\* +St. Joseph Health Center, 476 South Main Street, Andover, OH 44003-9602  
13485318\* +Trumbull Radiologists, 2588 Elm Road, Cortland, OH 44410-9298  
13485321\* +UPMC - Greenville, 110 North Main Street, Greenville, PA 16125-1726  
13485319\* +UPMC - Horizon Hospital, PO Box 382059, Pittsburgh, PA 15250-0001  
13485320\* +UPMC - Physician Services, 1650 Metropolitan Street, 3rd Floor - Customer Service,  
Pittsburgh, PA 15233-2213  
13485300\* +University Dental Associates, Inc., 13494 Cedar Road, University Heights, OH 44118-2666  
TOTALS: 1, \* 33, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 29, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Mary Johnson dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Michael Johnson dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com  
Louis P. Vitti on behalf of Creditor PNC Bank, National Association tiffany@vitttilaw.com,  
louispvitti@vitttilaw.com; Jennifer@vitttilaw.com; loismvitti@vitttilaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7